









# Mang Kulas, may BankO na!

Ngayon, bawat Filipino pwede nang mag-BankO.

Mang Kulas, a motorcycle driver, has finally gotten his banking dream to open a bank account.

But it's not just Mang Kulas' dream of opening a bank account that has come true. Add to that list along with Traders, Rugs, Poles, Perseus and Shogun, Two Nations as well as many other unbanked daily wage earners.

There are several reasons why BankO is the bank for people like them. First is the low amount needed to open a BankO account. With just 100 pesos, anyone can afford to open

a BankO account, which comes with its own ATM card and is accessible on their cellphones. And since there is no maintaining balance, unbanked holders need not worry about putting in money that they can't withdraw later on.

Opening a BankO account also means added financial security. After all, keeping money in BankO is a lot safer than keeping it at home where it can be lost or spent unnecessarily and it's more secure than putting it in a piggybank.

And a BankO account means being able to get a low interest loan that can be as much as two times the amount loaned. That means no more loans from informal institutions that charge exorbitantly high interest rates. Plus, each BankO account comes with a free life insurance policy, which is just another way that BankO keeps its depositors secure.

So if you're one of the millions of Filipinos who think there isn't a bank for you, think again. May BankO na, para sa'yo.

## Serving The Unbanked: BankO in the Community.



BankO offers several financial products to its clients. These services include BankO's micro savings account that gives depositors a 1% interest income with free life insurance as long as their average debit balance (ADB) is at least 12,000 for the past 6 months. The insurance coverage is five times the depositor's ADB. BankO also offers an ADB of 75,000 gives them an ADB of 75,000 gives them an insurance coverage of P25,000.

Depositors can also send money electronically through their BankO accounts. They can now send money anytime through their cellphones, even when they don't have cash. And for as low as 5 pesos, sending money through a BankO account is more affordable than sending through remittance services.

Another upcoming BankO service is the Pangasinan, a microfinance product that gives clients P50,000 coverage for medical death, P5,000 assistance in case of fire and lightning, P2,500 assistance in case of flood, typhoon and earthquake, a coverage period of one (1) year, and a low membership fee of just P100.

And, by using their cellphones, BankO clients can also purchase land deed cheaper by 15% through BankO's Buy Down program and pay their utility bill online, anywhere with BankO's Bill Payment Services.

All that and more, as BankO continues serving the unbanked community.



## Tambunting, Generika partner with BankO!



Franchising giant Tambunting and fast retail drug store chain Generika join BankO's rapidly growing network of partner outlets.

The Tambunting chain of paraphrases is one of the leading financial service providers in the Philippine paraphrase industry. This vision of providing the best possible financial services to their clients makes them the perfect partner for BankO.

Tambunting has been in the early 2000's and has been at the forefront of major technological

breakthroughs in financing stores. Over 100 Tambunting branches are already being converted into BankO outlets nationwide, making the BankO network its unprecedented help.

Another BankO partner outlet is the Generika Drug Store chain. As the leading national chain offering quality affordable generic medicines with superior customer service, the Generika Drug Store chain offers a multitude of other services to their clients - patient counseling, blood pressure monitoring and blood sugar

monitoring, a delivery service and even internet and telephone financial services. The Generika Drug Store chain has around 250 branches nationwide, bringing BankO even closer to the community.

These partners, as well as many others, ensure the public that wherever you may go, there is a BankO near you.

If you wish to be a BankO Partner Dealer, just call 080 754-9988 or visit [www.banko.com.ph](http://www.banko.com.ph)

There's a new bank in town and it's a BankO that's open to all.

BPI Globe BankO, Inc. was established in July 2009 by industry giants Bank of The Philippine Islands (BPI), Globe Telecom and Bu-Arabe Corporation. As the first fully public savings bank in the country, using the bank infrastructure of BPI and Globe's mobile money platform which means that transactions can be done anywhere through mobile phones, or through neighborhood BankO outlets.

This partnership means that BankO is uniquely positioned to provide market-driven financial services through state-of-the-art mobile banking technology. This is based on BPI's 140 year banking excellence legacy as well as Globe's multi-million mark record in mobile innovation.

And, compared to other microfinance institutions, BankO has the distinction of being the country's first and only microfinance bank delivering services through an electronic platform.

BankO's mission is to provide financial inclusion for the country's unbanked, targeting the low-income segment by offering secure and affordable microfinance services. This is made possible through BankO's network of partner outlets, including the traditional "branch" banking model to lower costs and reach more cash users and communities.

BankO has also partnered with microfinance institutions (MFI) like rural banks, NGOs and cooperatives, offering financial services like wholesale (micro) loans and capability building developmental loans to the MFI clients. So far, BankO has extended a total of 2 billion pesos in loans to microfinance institutions, reaching over 400,000 individuals/borrowers.

And to generate funding for its lending to MFIs and rural clients, BankO offers a high-yielding savings product called the BankO Social Investments which targets high net worth individuals, institutions and corporations. With the BankO Social Investments, depositors can earn up to 4.5% per annum with a minimum deposit of P10,000 pesos.

































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Breakers up on the 13-unders, 11-12, 13-14, 15-17 and 18-21 boys and 12-unders, 13-17 and 18-21 girls on Tuesday.





# SMART Evolution

The first LTE and the fastest 4G in the country wows Metro Manila



Excellently, we are enjoying the technology of 3G networks. But we always want broadband technology that's newer, better and faster. That's why SMART, the country's leader in mobile broadband, brings you another first – the SMART Long Term Evolution or LTE. LTE is the most advanced and fastest 4G in the country, with an unbelievable

**recorded maximum speed of 80mbps.**

SMART introduced LTE on the whole shores of Metro Manila last May. Then in November, just 6 months after its introduction, SMART invited select individuals from different locations to try the new LTE technology as part of the beta-testing phase. And based on what they have to say, LTE will redefine everybody's online experience.



"OK, last.  
I promise to stop gloating  
after this. Well, perhaps.  
But I got download speeds  
of 80.19mbps!"

- Alora Uy Guerrero

"It's almost 5x better  
than my fixed connection  
at home! I found an area  
with 3-4 LTE signal bars and  
did a speed test, and I got  
17.4mbps download rate!  
Noramanga!"

- Carlo Diaz  
Editor in Chief, Eternet

"Found a spot at Greenbelt 2  
and got speeds of up to  
40mbps! Did some torrent  
downloads and the  
cumulative download speed  
reached a very fast  
1.3mbps/sec."

- Rose Clarissa  
Senior Marketing Executive

"I was at Greenbelt and I shared  
my SMART-LTE with people  
from WWF and their agency.  
They were very impressed with  
the LTE's speed!"

- Jaypee Fernandez  
Senior Manager (Integrated Mktg)

SMART has expanded their coverage and has 23 LTE sites in key areas around Metro Manila. And soon, there will be more sites in more places nationwide, from north to south, so you can experience the super fast SMART-LTE.

Imagine downloading HD movies in less than a minute, or uploading gigabytes of large files in seconds! Or watching streaming videos without buffering, or playing online games flawlessly! The days of slow connections are long gone. The next stage in the evolution of broadband is coming really fast. Get ready for SMART Evolution!



smart.com.ph/bro

Get a chance to experience LTE for 30 days!

Evolution is upon us. Be one of the select few to experience it first. Go to [www.smart.com.ph/bro](http://www.smart.com.ph/bro) and register until January 8, 2012 to become a beta-user. Experience the SMART-LTE for 30 days, for FREE. Only 30 slots are left. Register now and be part of the evolution!



**plus**

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**DID YOU KNOW**

At 4,450,000 monthly crime rate in the National Capital Region from Jan. to September last year was 42.18 per population of 100,000, according to the Philippine National Police. Source: Philippine National Police

# Missing Swiss student found dead

## Body kept in Antipolo City morgue for more than three months

By Nancy C. Gargallo

THE 24-YEAR-OLD Swiss student who was reported missing three months ago, was found in a morgue in Antipolo City with a gunshot wound, a police official said yesterday.

Alex Bock, a student of English language in a school in Cebu, Quezon City, had been the subject of an intensive police search that involved several local police units, Swiss police and the Interpol.

Chief Insp. Roberto Marcelo,

head of the Quezon City Police District Criminal Investigation and Detection Unit, said investigation showed the victim was shot and killed in a room in a house in Antipolo City.

His body was discovered by

local police at least one hour after he was seen leaving his condominium unit in Forest View in Quezon City yesterday on Sept. 22 last year.

Marcelo said that based on the Antipolo police report, the



PHOTO: AP/REUTERS

# CA affirms suspension of Mayor Echiverri

By Marlon Ramos

THE COURT of Appeals has affirmed the six-month suspension order that the Office of the Ombudsman handed down on latecomer City Mayor Franco "Rico" Echiverri for his alleged failure to turn over some P28 million worth of contributions of the city government employees to the Government Service Insurance System (GSIS).

In a 40-page ruling, the appellate court dismissed Echiverri's claim that the assigned body committed grave abuse of discretion when it ordered his preventive suspension on July 18, 2011.

It also did not give credit to the mayor's contention that there was a "malicious conspiracy" between the Ombudsman and Vice Mayor Edgar Erisa, who filed the complaint for his former Liberal Party comrades.

"This court... holds that there was no actual basis on the Ombudsman's part in issuing the preventive suspension order," the appellate court said in ruling dated Jan. 2.

The fact that the order was issued three days from the filing of the complaint-affidavit did not constitute grave abuse of discretion," it stressed.

Associate Justice Roberto C. Guebel and Justices Conrado Velasco and Antonio Carpio agreed with the decision authored by Associate Justice Reynato S. Singson.

Echiverri's suspension from office came after three and a half months of political strife on July 7, 2011, for his alleged failure to remit the GSIS contributions of city hall employees from July 1997 to December 2002 and from January 2007 to December 2010.

As of Dec. 31, 2010, the vice mayor said that any government's obligations to the GSIS had reached over P240 million, but turned the principal and accumulated interest to the unpaid compulsory premiums.

Three days after Erisa filed his complaint for graft, the Ombudsman issued a six-month preventive order on Echiverri and cleared other city hall officials.

But even before the Department of the Interior and Local Government would implement the suspension order, the appellate court issued a 60-day temporary restraining order in favor of Echiverri in 2011.

The court eventually issued a writ of preliminary injunction to immediately prevent the implementation of Echiverri's suspension.

In upholding the assigned body's decision to suspend Echiverri, the appellate court said the "alleged Ombudsman and the Ombudsman, being public officials, enjoy the presumption that they performed their duties regularly."

# Singer Papin's house robbed

SCORPIO broke into the house of singer Ingrid Papin in Quezon City, before dawn on Monday and carried away cash and valuables worth P500,000, police said.

Sgt. Princes Ky Quezon City Police District Criminal Investigation Unit, said the singer was asleep when the suspects broke in to the house, but her daughter and security were in the house sleeping.

He said at least six people, including a security guard, were in the house when the burglar broke in through a window. The guard was asleep when the suspects broke in to the house, but her daughter and security were in the house sleeping.

Investigation showed the thieves entered the house by descending the grill for an unused air-conditioning unit of one room of the house.

Manila: Gargallo

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## Wireless wings

TECHGARY Investments' Mike Villanueva is set to launch a venture fund to help fund the technology firms in California's Silicon Valley area by the end of 2012.

According to one source, Villanueva will launch a venture fund to help fund the technology firms in California's Silicon Valley area by the end of 2012.

That source also said that the fund is to be called the "Angel Fund," possibly named after Villanueva's "angel" in real estate, who helped Villanueva secure a deal for Villanueva's flagship software platform.

The fund is to be a partnership. Villanueva founded Villanueva to include software and hardware. The fund is to be a partnership. Villanueva founded Villanueva to include software and hardware.

At the head of Angel Fund, Villanueva is set to launch a venture fund to help fund the technology firms in California's Silicon Valley area by the end of 2012.

The venture capital fund will be funded to the tune of \$111 million, all from Villanueva's own deep pockets, although other funders may be involved in the fund's development (enr.com).

If you think that's not odd, it is, especially, considering that the project will be a joint venture with a fund that is also, technically, Villanueva's fund.

## IPOs

COMTECH CORP. and engineering firm, Wipro Corp., is looking for a partnership with a Chinese group to form a business group to fund the firm's building project in China. The firm is looking for a partnership with a Chinese group to form a business group to fund the firm's building project in China.

While such a plan will open a new market for the firm, it is not a simple one. The firm is looking for a partnership with a Chinese group to form a business group to fund the firm's building project in China.

The company's funding plan is to be a joint venture with a fund that is also, technically, Villanueva's fund.

## Tough year seen for currency trading

By David C. Dunne

This year will likely be a "difficult" one for currency trading, as the market is expected to be volatile, with many traders expecting a difficult year.

In a recent report, the U.S. Federal Reserve has predicted that the market will be volatile, with many traders expecting a difficult year.

It added that ongoing currency wars, such as those in the form of government and central bank intervention, could likely result in a "year of volatility" for the market.

While some sources will likely be optimistic about the market, others will likely be pessimistic, with many traders expecting a difficult year.

## APC inks supply deal with smelting firm

By Amy R. Brown

ARCTIC Power Corp. has signed a 10-year power purchase agreement with Arctic Slope Regional Corp.

The deal covers the cost of electricity for the firm's operations, with the firm expected to be a major power producer in the region.

The agreement, which is expected to be signed in the next few weeks, will cover the cost of electricity for the firm's operations, with the firm expected to be a major power producer in the region.

## Share prices close up

The main U.S. stock index, the S&P 500, closed up 1.1 percent, with the Dow Jones Industrial Average up 1.1 percent, and the Nasdaq Composite up 1.1 percent.

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## Biz Buzz

By the Staff

San Jose, Calif. (Enr.com) — The "green" building is becoming a buzzword, but it's not just about the environment. It's about the bottom line.

The industry is seeing a shift in focus, with many firms now prioritizing green building. This is not just about the environment, but about the bottom line.

And when it comes to green building, the industry is seeing a shift in focus, with many firms now prioritizing green building. This is not just about the environment, but about the bottom line.

## In demand: hard hats

With the construction industry's focus on safety, hard hats are in demand. The industry is seeing a shift in focus, with many firms now prioritizing green building.

And when it comes to hard hats, the industry is seeing a shift in focus, with many firms now prioritizing green building. This is not just about the environment, but about the bottom line.

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As the industry's focus shifts, the demand for hard hats is increasing. The industry is seeing a shift in focus, with many firms now prioritizing green building.

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## Rising Stock Exchange

Symbol	Company	Price	Change
SPY	S&P 500	1,234.56	+1.1%
DJI	Dow Jones	30,123.45	+1.1%
QQQ	Nasdaq	2,345.67	+1.1%
GOOGL	Google	234.56	+0.5%
AMZN	Amazon	123.45	+0.2%
MSFT	Microsoft	34.56	+0.1%
FB	Facebook	78.90	+0.3%
DIS	Disney	45.67	+0.4%
IBM	IBM	198.76	+0.2%
INTC	Intel	32.10	+0.1%
HPQ	HP	34.56	+0.2%
CRM	Salesforce	123.45	+0.3%
ADBE	Adobe	234.56	+0.4%
ORCL	Oracle	45.67	+0.1%
SAF	Safeway	23.45	+0.2%
WMT	Walmart	56.78	+0.3%
CVS	CVS	67.89	+0.4%
PG	Pfizer	78.90	+0.5%
MRK	Merck	89.01	+0.6%
LLY	Lilly	90.12	+0.7%
ABBV	Abbott	101.23	+0.8%
MRNA	Moderna	112.34	+0.9%
REG	Regeneron	123.45	+1.0%
VRTX	Vertex	134.56	+1.1%
BIIB	Biogen	145.67	+1.2%
CELG	Celgene	156.78	+1.3%
AMGN	Amgen	167.89	+1.4%
VRTX	Vertex	178.90	+1.5%
REG	Regeneron	189.01	+1.6%
VRTX	Vertex	190.12	+1.7%
REG	Regeneron	201.23	+1.8%
VRTX	Vertex	212.34	+1.9%
REG	Regeneron	223.45	+2.0%
VRTX	Vertex	234.56	+2.1%
REG	Regeneron	245.67	+2.2%
VRTX	Vertex	256.78	+2.3%
REG	Regeneron	267.89	+2.4%
VRTX	Vertex	278.90	+2.5%
REG	Regeneron	289.01	+2.6%
VRTX	Vertex	290.12	+2.7%
REG	Regeneron	301.23	+2.8%
VRTX	Vertex	312.34	+2.9%
REG	Regeneron	323.45	+3.0%
VRTX	Vertex	334.56	+3.1%
REG	Regeneron	345.67	+3.2%
VRTX	Vertex	356.78	+3.3%
REG	Regeneron	367.89	+3.4%
VRTX	Vertex	378.90	+3.5%
REG	Regeneron	389.01	+3.6%
VRTX	Vertex	390.12	+3.7%
REG	Regeneron	401.23	+3.8%
VRTX	Vertex	412.34	+3.9%
REG	Regeneron	423.45	+4.0%
VRTX	Vertex	434.56	+4.1%
REG	Regeneron	445.67	+4.2%
VRTX	Vertex	456.78	+4.3%
REG	Regeneron	467.89	+4.4%
VRTX	Vertex	478.90	+4.5%
REG	Regeneron	489.01	+4.6%
VRTX	Vertex	490.12	+4.7%
REG	Regeneron	501.23	+4.8%
VRTX	Vertex	512.34	+4.9%
REG	Regeneron	523.45	+5.0%
VRTX	Vertex	534.56	+5.1%
REG	Regeneron	545.67	+5.2%
VRTX	Vertex	556.78	+5.3%
REG	Regeneron	567.89	+5.4%
VRTX	Vertex	578.90	+5.5%
REG	Regeneron	589.01	+5.6%
VRTX	Vertex	590.12	+5.7%
REG	Regeneron	601.23	+5.8%
VRTX	Vertex	612.34	+5.9%
REG	Regeneron	623.45	+6.0%
VRTX	Vertex	634.56	+6.1%
REG	Regeneron	645.67	+6.2%
VRTX	Vertex	656.78	+6.3%
REG	Regeneron	667.89	+6.4%
VRTX	Vertex	678.90	+6.5%
REG	Regeneron	689.01	+6.6%
VRTX	Vertex	690.12	+6.7%
REG	Regeneron	701.23	+6.8%
VRTX	Vertex	712.34	+6.9%
REG	Regeneron	723.45	+7.0%
VRTX	Vertex	734.56	+7.1%
REG	Regeneron	745.67	+7.2%
VRTX	Vertex	756.78	+7.3%
REG	Regeneron	767.89	+7.4%
VRTX	Vertex	778.90	+7.5%
REG	Regeneron	789.01	+7.6%
VRTX	Vertex	790.12	+7.7%
REG	Regeneron	801.23	+7.8%
VRTX	Vertex	812.34	+7.9%
REG	Regeneron	823.45	+8.0%
VRTX	Vertex	834.56	+8.1%
REG	Regeneron	845.67	+8.2%
VRTX	Vertex	856.78	+8.3%
REG	Regeneron	867.89	+8.4%
VRTX	Vertex	878.90	+8.5%
REG	Regeneron	889.01	+8.6%
VRTX	Vertex	890.12	+8.7%
REG	Regeneron	901.23	+8.8%
VRTX	Vertex	912.34	+8.9%
REG	Regeneron	923.45	+9.0%
VRTX	Vertex	934.56	+9.1%
REG	Regeneron	945.67	+9.2%
VRTX	Vertex	956.78	+9.3%
REG	Regeneron	967.89	+9.4%
VRTX	Vertex	978.90	+9.5%
REG	Regeneron	989.01	+9.6%
VRTX	Vertex	990.12	+9.7%
REG	Regeneron	1,001.23	+9.8%
VRTX	Vertex	1,012.34	+9.9%
REG	Regeneron	1,023.45	+10.0%

## Share prices close up

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WEDNESDAY, JANUARY 4, 2012

# DTI sees doubling of exports by 2016

By Amy R. Borne

THE DEPARTMENT of Trade and Industry expects Philippine exports to more than double in \$12 billion by 2016 from \$9.3 billion in 2011.

Trade Secretary Gregory Domingo said in a statement that the department was also expecting to generate about 9.1 million

new jobs by 2016.

The new product strategy, he said, was for the local export supply to move along the value chain. This means Philippine businesses have to be more unique in their products, competitive, exportable, have an advanced stage export input, reliable raw materials and effective branding, he added.

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 10. PAINTING  
 11. CARPENTRY  
 12. ROOFING  
 13. FLOORING  
 14. GLASS  
 15. MASONRY  
 16. CONCRETE  
 17. FENCING  
 18. GARDENING  
 19. LANDSCAPING  
 20. HOME INSPECTION  
 21. HOME SAFETY  
 22. HOME MAINTENANCE  
 23. HOME REPAIR  
 24. HOME RENOVATION  
 25. HOME ADDITION  
 26. HOME DESTRUCTION  
 27. HOME FOUNDATION  
 28. HOME FOUNDATION  
 29. HOME FOUNDATION  
 30. HOME FOUNDATION

## St. Peter Life Plan, Inc.

FIRST PRE-NEED FIRM TO BE GRANTED ITS LICENSE FOR 2012



St. Peter Life Plan, Inc. was the first Pre-Need firm to be issued its Certificate of Registration and License to Act as Pre-Need Company for 2012 by the Insurance Commission. St. Peter Life Plan continues to be the most active and visible Life Plan company and the leading world class DeathCare service provider for the benefit of the Filipino people. (In photo L-R) SVP for Actuarial, Accounts Management and IT Catalino Marinos A. Guingon, Insurance Commissioner Atty. Eromanol F. Doco, Chairman of the Board Ernesto C. Santiago and SVP for Legal Atty. Carlos M. Versosa.



## SAN MIGUEL BREWERY INC.

### Consent Solicitation

Complete details of the consent solicitation can be found in the Consent Solicitation Statement made available to each Bondholder of record as of 5:00 p.m. of December 8, 2011. The Consent Solicitation Statement and Consent Form may also be downloaded from the Issuer's website at [www.sanmiguelbrewery.com.ph](http://www.sanmiguelbrewery.com.ph).

Bonds	8.25% Series A Bonds due 2012, 8.875% Series B Bonds due 2014 and 10.5% Series C Bonds due 2019
Consent Solicitation	Obtain consent to replace the minimum current ratio of 1:1 with a minimum interest coverage ratio of 4.75:1
Required Consents	The receipt by the Trustee of validly executed and delivered Consent Forms evidencing consents from Bondholders of record as of 5:00 pm of December 8, 2011 representing at least 51% of the aggregate principal amount of the Bonds on or before the Expiration Date
Rationale for Amendment	The Issuer presents five key rationales for replacing the minimum current ratio with a minimum interest coverage ratio: (1) more relevant ratio, (2) strengthen investor protection covenants, (3) alignment with credit rating agency metrics, (4) allows for more efficient use of resources, and (5) consistency of covenants among debt facilities.
Consent Fee	PHP1.25 for each PHP1,000.00 of the principal amount of the Bonds in respect of which the Consent Form is given on or before the Expiration Date
Early Bird Fee	Additional PHP1.00 for each PHP1,000.00 of the principal amount of the Bonds in respect of which the Consent Form is given on or before the Early Bird Deadline
Commencement Date	December 26, 2011
Expiration Date	5:00 pm January 27, 2012, unless such date is adjusted to an earlier or later date by the Issuer at its sole discretion
Early Bird Deadline	5:00 pm January 12, 2012, unless such date is adjusted to an earlier or later date by the Issuer at its sole discretion

Trustee:	Bank of the Philippine Islands – Asset Management and Trust Group	+632 816-9886
Advisor:	ING Bank N.V., Manila Branch	+632 479-8715 / 479-8714 / 479-8707
Joint Lead Associates:	BDO Capital & Investment Corporation First Metro Investment Corporation	+632 878-4126 / 840-7000 local 55185, 52384 +632 858-7936 / 858-7960 / 858-7961 / 858-7965
Associates:	BNP Capital Corporation China Banking Corporation The Hongkong and Shanghai Banking Corporation Limited RCBC Capital Corporation SB Capital Investment Corporation Standard Chartered Bank Philippine Depository & Trust Corp.	+632 845-5686 / 836-9629 / 845-5383 +632 885-5526 / 885-5852 / 885-5850 +632 836-7425 / 581-8186 / 581-8187 +632 894-9600 local 2206, 2212, 2213, 2216 +632 888-7353 / 888-7106 +632 478-2967 / 878-2322 +632 884-4409
Registrar:		







# BUSINESS

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**Cyber criminals seen focusing on SEAsia**

Story on B5

**Power Situation Outlook for Wednesday 4 January 2009**

	GEN	TRANS	LOSS
Available Supply (MW)	8,194	1,560	1,208
Available Demand (MW)	6,729	1,288	1,249
Surplus/Deficit (MW)	1,465	271	-41

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## People, Events & Products

### Globe powers Mindanao Emergency Response Network

GLOBE Telecom has partnered with the Mindanao Emergency Response Network (MERNet) to give the latter's member organizations administrative connectivity to efficiently conduct relief operations.

MERNet is a network of 15 non-government organizations (NGOs) that provide rapid relief and disaster relief of humanitarian aid during times of crisis. Through its partnership with Globe, MERNet has been able to build a network of 200 GSM roaming support and 200 GSM units each were given to serve the MERNet communication requirements.

"Official telecommunications is integral to relief operations for proper coordination and disaster relief of humanitarian aid," said Bob Reed, Corporate Social Responsibility head of Globe Telecom. "The Globe BridgeComm SIM allows our partners to build a network of contacts, and to make calls and SMS in special areas," he added.

"In June, Globe relief efforts had reached over 12,000 families in the regions, Gagneps de Oro and Baguio, with cash donations alone from the

company and funds raised by Globe employees reaching over P2 million.

Globe has also released over 71 million for the free calls, SMS and internet services as well as relief operations, while the company's employees raised an additional P700,000 in cash and in kind from their own personal resources to augment relief efforts. On the other hand, donations sent by the public through G2M4, via its partner, the Gas, helped fund the relief efforts. Globe, reached over P405,000 while Singapore Telecommunications (SingTel) donated P100,000 to fund relief efforts.

Employees of Globe volunteered to pack relief goods containing canned goods, food, clothing, and other necessities and distributing them during the company's relief operations. Globe volunteers also formed the Living Thriving and Living Better Foundation in key emergency areas in Cagayan de Oro and Mindanao. These facilities remain available for use at the West City General School, Cagayan de Oro, Mindanao, and at the

San Jose University Relief Operations Center in Cagayan de Oro, as well as at the Marikina City University, Marikina City, and at the Marikina City University School in Marikina City.

"Our goal was to reach as many families as the fastest relief efforts as well as provide services for them to support their lives," explained Reed. "On top of this, we also partnered with groups coordinating relief efforts and equipped them with telecommunications services that would help them stay in touch."

Globe, through its BridgeComm Corporate Social Responsibility program (Globe BridgeComm), has an existing partnership with SRA, which makes the company to supply and distribute relief goods to its members in all parts of the Philippines. SRA, through its S-Link program, an online map application powered by Globe enables it to receive real-time information on needed relief support (number of goods and types) in real-time in its system. Partnering with SRA enables Globe to purchase, re-pack and distribute relief goods as quickly as possible.



GLOBE Telecom officials, led by Bob Reed (standing second), Corporate Social Responsibility head and Bruce Mendenhall (standing first), lead the team of the Globe BridgeComm SIM cards for the Mindanao Emergency Response Network, including various disaster relief workers, including director of the Disaster Response and Relief Assistance Center (last row, 2nd) in Marikina City.

### TELUS Philippines welcomes new country manager

AS CHIEF executive officer of TELUS International Philippines, Jeffrey Duff has been named as the new operational head for the organization, bringing to the organization his extensive experience in the telecommunications industry for the entire last decade in Manila.

Duff has spent over 20 years in the telecommunications industry, primarily in operations, sales, and marketing. He has also enjoyed responsibility for sales management and Client Relationship Leadership. He joined TELUS (TELUS Global) in 1998, where he served as director and country head in the Philippines. Previously, he was with ICF Group for five years as executive vice president of Strategy and Development, Asia, and before that, Comstar and Telcel Mexico.

Duff has a diverse and extensive professional background, including roles in the United States, Canada, and the Philippines. He has been in the Philippines since 2000 and lives in his adopted home land every day. It's a long way from the small

learning community in Iowa where he was born.

TELUS International president Jeffrey Duff said: "I am very excited to welcome Jeff to our team. By working together, we will continue to deliver TELUS as a leader in the industry, a homegrown success story that provides exemplary customer experience, creating thousands of well-paying jobs for Filipinos, supports a 'You are Here' culture of team member development, and demonstrates a commitment to 'give where we live'."

Duff will continue to serve on the Board of GLOBE Telecom (Globe Telecom) of the Philippines, the Philippine Association of Telecommunications, the Philippine Association of Building Professionals, and the Philippine Association of Building Professionals.

Duff holds a Bachelor of Arts degree in Business from Luther College in Decorah, Iowa, USA.

### Paulinas celebrate 15 years with TrueFest concert to benefit underprivileged students

MARKING 15 years of Paulinas College (PAC) TrueFest 2008 held a concert featuring 15 acts of the SGP artists. Presents of the concert will go to the 15th Philippine Solidarity Program of SGP, which aims to provide full academic scholarship to underprivileged and deserving students of SGP. Co-sponsored by Globe Telecom Inc., the concert will take place on Saturday, January 3, 2009, at 7:00 p.m. in the Paulinas College (PAC) Gymnasium. The concert is a continuation of a series of activities (SPF) held by the school since the past 15 years. The concert is a celebration of the school's 15th anniversary. The concert is a celebration of the school's 15th anniversary. The concert is a celebration of the school's 15th anniversary.

### DMCI Homes employee awarded 'Mason of the Year'

THE SUCCESS story of president Triple A Builder (DMCI Homes) is a result of its commitment to excellence in the construction of residential homes for every Filipino, but also by the dedication of its employees and exceptional skills as told by the numerous personal insights of the people behind the company's top construction firms.

DMCI Homes' success, Eduardo Lopez, a newly promoted company's secretary, has been recently awarded as one of the star-studded winners in the 2008 Builders' Golden Award, a job understanding of his role as the Technical Education and Skills Development Authority (TESDA) Award. Lopez is also the president of the company's 15th anniversary celebration.

TESDA and Lopez led up to recognition

the company's outstanding success in its management of its role in continuously improving their role and to professionalize the industry. The project also recognizes the company's commitment to its employees, hardworking, pioneering, highly skilled and successful in his/her field, and who has also been recognized as one of the top construction firms.

Lopez, a newly promoted company's secretary, has been recently awarded as one of the star-studded winners in the 2008 Builders' Golden Award, a job understanding of his role as the Technical Education and Skills Development Authority (TESDA) Award. Lopez is also the president of the company's 15th anniversary celebration.

Best Mason at DMCI Co. in 2008, 2009 and 2007, and Outstanding Builder in 2008.

The mason's exceptional skill has been recognized as one of the "Mason of the Year" in the company's ongoing project that are delivered fast and with quality craftsmanship.

DMCI Homes has been giving their employees, like Lopez, the required training and learning environment that makes them stay on as construction workers. Lopez currently works as a construction worker in the DMCI national training center, giving the mason of excellence to ensure that all DMCI projects come out on top of every home owner's vision.



## MOTORING

Get your feedback  
on our coverage at [www.pdi.com.ph](http://www.pdi.com.ph)E-mail us: [motoring@pdi.com.ph](mailto:motoring@pdi.com.ph)

Editor Jerry R. Arnesen

## SKID MARKS



Revchi Santos

## Memorable drives of 2011

2011 had been a very big year for me, and more importantly, the best motorist's year with the launch and arrival of some cars that should shake up the landscape. Here's a look back at some of my most memorable motorist experiences of 2011.

1.) **Lamborghini Aventador LP700-4**—It's not every day you get invited to drive an Italian V12 supercar in a proper and full Grand Prix, and with memories of the previous Lamborghini Murciélago having been rather lackluster and underwhelming at best, I had relatively low expectations and was somewhat afraid of driving a 700-hp beast on a full GP track. Thankfully, the brave new bull, Lamborghini's first ever hypercar, which is as easy on to use, was the best drive of 2011 for me. *Highly recommended.*

2.) **Porsche Panamera Turbo S**—I originally had the Panamera's turbo engine off, not to appreciate, well, I hope that, strap yourself in with these other friends and travel at less fast, you can trust in a Panamera all day. Coming between 100-200+ mph all afternoon in the Autobahn takes some skill to avoid getting it all go wrong and five cars make these speeds as easy to achieve as a Panamera Turbo S. *Memorable.*

3.) **Porsche 911 Carrera**—Driving through SoCal's Southern California, the one-on-one drive, sometimes on the street with beautiful roads, breathtaking scenery and fantastic company is hard to beat, especially with the massive roar of Porsche's for-eat-calling in your miles. It is the most fun I've ever experienced after all.

4.) **BMW P1200**—A small car, a small engine, but for the most part, it's fun. But take a small car, put it in the street, the biggest, loudest, meanest in the world for the 1.8L or 2.0L. European Motorsport, which is about 5,000km long and the drive is so intense to be able to see danger every drive, intense track drives and the old motorist's providing. The light and responsive P1200 runs a pleasure to drive in conditions which should have completely been in hand. *Thankfully, the two were held in hand up high.*

5.) **2012 Chevrolet Sonic**—While the big Chrysler took me the best time in the road, I was taught not one thing to wear in my own motorist as a car. Sure, I drive the original car and was impressed with it. But after a couple of more cars down, I realized it wasn't all that great after all. But driving the new 2012 Sonic, my first really fast? I thought it was a good first ride. I was in the end, impressed with the new 2012. It's a modern and more better, and the more you drive, the more you all in. Well, I hope you'll enjoy the 2012. Perhaps in the future you will make a longer car with better engines at the back?

6.) **Mercedes-Benz GLS 600**—Even the best drivers make a car go fast. Glorify a new big 600. Imagine driving 200? The result is a new, much like the Panamera Turbo S, the GLS 600 is absolutely amazing, with a drive that people will try to move up and please to look at. Driving down, take a step to the back in 200+ mph is amazing. The best drive ever with the GLS.

7.) **MINI Cooperworks S-4M2**—I would like to say that MINI is playing and considering its previous reputation for the sake of profit, devoid of respecting personal money that I think it's good that MINI has been coming out with vehicles because everyone can afford to buy a 1.6L 1000 and the price is just right. The Cooperworks S-4M2 is a great car to drive, but with much more personality and the added personal attention means you can take it out of town and spread your car on all the roads of the world. *Memorable.*

8.) **Volvo XC60**—I've always had a soft spot for the Volvo XC60 and the drive is just as much better. In fact, the XC60 is a great car to drive, and the driving position opens up a world that you could love. The ride is actually excellent too, and the suspension is so perfectly compliant and so balanced. It's a lot of fun and so spacious. Hopefully will see you in person in the hands of Ford versus Chevrolet GLS in the coming year.

There's more, but with limited space, I can't really share everything. But for me, 2011 was a fantastic motorist's year and I hope 2012 is even bigger and better!

CRUISING  
between 200 and  
200+ mph is easy  
with the Panamera  
Turbo S.

THE CHEVROLET Sonic: fast, fun, but efficient and excellent value

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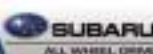


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# LIFESTYLE Home & Entertaining

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**SO HAPPY TOGETHER.** Derek Ramsay with his wife, parents themselves and Derek Sr., and nephews Sean, Brian and Dylan all gather in the Ramsays' Tagaytay residence, as photographed for *Country* magazine.

## The Ramsays' good old-fashioned values

Beyond the trimmings and rituals, there's Derek's practice of bringing home the needy

By Pings C. Enriquez  
 Contributor

**ACTOR DEREK Ramsay** instructs his children as a child.  
 To avoid even with his mother's traditional reputation, Derek (in October, a guest on *Star Circle* with his red-carpet social climb the Ramsays' mansion; the studio budget and personnel increase in their Tagaytay home) would be decked with traditional ringing Christmas bells.  
 Belong and require, delight and indulge, give and receive—that was the message of

My New Year's Resolution:  
 I will lose 2 or 3 pounds.  
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**BART BLUES** BY EMMY SCOTT

**KID FRODO** BY TYNIA ABRA

**SEN** BY DANIEL BELTON

**HUTTS** BY TRICK HODGSON

**WERNER'S LESSON** BY JIM TOSNEY

**DUSTIN** BY STEVEN KILBY AND JEFF PARKER

**FLUDGE** BY PHILIP COLE

**BY FINANCE GUY**

**WILLIAM SHAW**

**CONCEPTS SU BOKU**

**Concepts Sudoku** By David Green

**HOW TO PLAY SU BOKU**

Fill the grid with numbers 1-9. Every row and every column contains the digits 1 to 9. To play online visit [www.sudoku.com](http://www.sudoku.com)

5	1	6	2	8	7	9		
4							3	
						8		
				3				
	8	1	4	6	2			
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9	7	5	3	1	4	2		

Difficulty Level: ★★

**CROSSWORD PUZZLE**

Across

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Down

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## Protect your precious plates

David Lawrence  
and Thomas Long



**START THE year and be organized!** The NY idea will help you work and prove physical and other dimensions.

Stacking up plates in a cabinet or on a separate surface from prints is bookending, clipping, and other elements. Proceed with care by avoiding to continuously place pressure. You can also add identification marks on the outer surface to label the content of each row, or you can add on photographs of the actual plates for easier identification. They are very easy to make, and you will be glad you had the chance to make them.

This easy-to-make storage protector will solve problems of breakage or chipping.



Using sewing skills, follow the pattern to make a soft corner. Offer the items to be padded and lapped are all you need. Start by making a pattern. Measure the desired diameter of the plate that needs to be kept looking on every quarter of an inch (all around). Cut two pieces, one will be used for the back and the other for the top. Measure the height of the stuffed piece and cut a piece of the fabric to the desired height and diameter.

Now all pieces together and attach a cap on at the top position of the cone. Adding a thin layer of foam or soft foam that will help protect the plates more. To further ensure that the plates are protected, get more than done in bubble wrap and cut squares or circles to the size of the plate or you can lay them in between each plate.



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### 'Defending the Covenant'

by CTE Publishers, Inc. 8-8, 13-14.  
September, October, with 2000 year book.

[illegible]

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Sleek, chic and convenient  
new way to make coffee

**By William Lang**  
Contributor

WEGMANN launched its line of Duro-Sonic single-serve coffee machines and exclusive coffee capsules here in the country.

The machines have an innovative, 100- to 400-cc system that allows users to make espresso-based drinks via capsules that have pre-measured ingredients, such as ground and roasted 100 percent

As shown in Figure 1, the results of the analysis of variance are as follows:

The capsules, which are sealed airtight for maximum freshness, are popped in the machine; a lever is pushed in the red slot for hot water and to the blue slot for cold water; and coffee streams out of the machine in seconds.

"There's no stress, no fun," said Detroit's Detroit Tigers computer-aided training manager Justin "Biggy" Cruz. (Cruz is the nephew of President Jacques Chirac.)



**NESTLE Philippines CEO joins Phila. Fair Trade, Nordic Coffee**  
Executive director, Christopher Stone



**DISCUSSION**

Other flowers can be made using two-ounce combinations: Caprese, a dish of tomatoes, mozzarella cheese, and basil, topped with extra-virgin olive oil; Boston, coffee with a hint of vanilla; Cheesecake, a puff of ricotta, cream cheese, and sugar; and Caramel, a swirl of caramel sauce.

**Splash:** Winner of the International Furnish Design and Red Skin Design awards, the Canis is loaded with an industrial feel with its checker platters and chrome accents.

The Flocoke metal has soft curved lines and two inner shells. It comes in red and white designs and features an adjustable spout that adjusts for different

"It's shaped like a prostate," says Craig. "It shows the kind of fat we ingest with dairy, so we'll suffer."

**Punier**  
In Italian, 'spunier' means 'porcupine'.

forcing a small amount of pressurized hot water through ground coffee. These machines, despite their compact size, deliver 15-bar pressure and offer an angle-cup home coffee machine that are capable of truly one-to-one bar of pressure.

The company's mission is to bring the full range and aroma of coffee to well as creating the best brew and techniques which add dimensions of flavor to coffee drinks.

Fifteen bars of granules refer to the treatment process that builds up much the capsules, which are designed to contain this kind of granules before the coffee is brewed. Fifteen bars is equivalent to the pressure of being 150 PSI (pounds per square inch) in the machine. The kind of pressure created by professional coffee beans machine.

permanents and Hypermartens (London Hall of Asia, Megamall, Fung Tin Mall) and The Block at South Coast and even in other leading supermarkets in Hong Kong.

Visit [www.dairy-gates.com](http://www.dairy-gates.com) and like "Dewitt Dairy-Gates Farmstead" on Facebook.



**Abstract:** Factors such as the timing of the event and the number of people involved are important in determining the impact of a disaster on the community. The purpose of this study was to determine the impact of a disaster on the community. The study was conducted in a community in the north of Mexico. The results showed that the impact of the disaster was significant on the community. The study also found that the community was not prepared for the disaster. The study concluded that the community needs to be better prepared for future disasters.



**JPHCO Bulletin, Newcastle Duquesne Center**







# LIFE *STYLE* Parenting

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## What's your New Year's resolution as a parent?

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# What's your New Year's resolution as a parent?

From page C2



Halle Lee with daughter Emma

"I shall refuse from doing everything for my daughter (and I will insist on her to be independent) like to be like." —Halle Berry/Emma Lee

"I really don't believe in making the new year's resolution. This year, I will be more supportive to my kids and will devote more time, especially on weekends." —Anna Faria/Bonnie

"To be more health conscious, Ruby and I started getting our workouts. And to spend more time with our daughter. Having this in mind, we've already planned a perfect family getaway for 2012." —Stella



Jennifer Lawrence with son EJ

"For 2012, I plan to teach my 12-year-old son EJ—and also myself—to be more aware of the importance of saving. This is not just about money, but also about covering our time in activities, watching, experiences that will develop our minds, spiritual bodies. I have given EJ a new coin bank that he can put his small savings throughout the year. My wife and I hope to teach him the discipline to go beyond instant gratification, and instead work on attaining bigger goals that are earned through work and sacrifice." —Jaime Paetzel



Anna Faria with daughters Ruby and Bonnie

"Since my children are already five years old and my second child is on, I must take time to accept that they have different characters, behaviors, needs and goals. I spend my vacation to spend to them all means of communication. I will try to understand that when they cry it's not because they're sad, but they need attention. I will try to understand that a frequent eye-rolling is not because of being TV watching but a sign of stress or boredom. I will try to give them a 'high-five' when they're doing something good. I will love and hug them and show them more appreciation." —Anna Faria/Bonnie

# DEBENHAMS

## END OF SEASON SALE

UP TO

# 50%

OFF

## ON SELECTED ITEMS

WEDNESDAY, JAN. 4, 2012 - THURSDAY, JAN. 26, 2012

### WHAT'S UP

#### Lipa book out

**"19% & 200%,"** is the first feature telebook on Lipa City, Batangas. "WHAT'S UP" is a series of books that explore the history and culture of the Philippines, from the early days of Spanish colonization to the present. The series is a collaboration of the city's residents, who have been working on the project for over a year. The books are available for purchase at the city's library and online.

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### ADDITIONAL 5% DISCOUNT ON ALL SALE ITEMS FOR LOYALTY CARDHOLDERS

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CINEMA



Get a chance to see this

**ALVIN**  
and the Chipmunks



**MODERN**  
in HEELS

STYLING

THEATRE	MOVIE	TIME
AM Cinema	Alvin and the Chipmunks	10:00, 12:30, 2:00, 4:30, 7:00, 9:30
AM Cinema	Modern in Heels	10:00, 12:30, 2:00, 4:30, 7:00, 9:30
AM Cinema	Alvin and the Chipmunks	10:00, 12:30, 2:00, 4:30, 7:00, 9:30
AM Cinema	Modern in Heels	10:00, 12:30, 2:00, 4:30, 7:00, 9:30
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ENTERTAINMENT

# Scandal rekindles war of c

By [Name]

When the first season of the hit TV series Scandal premiered, it was a surprise. The show, which stars Kerry Washington as a powerful African American woman in the White House, was a bold move for the network. It was a show that was not only groundbreaking in its casting but also in its themes. The show's success has led to a second season, and it has become a cultural phenomenon.

The show's success has led to a second season, and it has become a cultural phenomenon. The show's themes of power, corruption, and race have resonated with audiences, and it has sparked conversations about the role of women in politics. The show's success has also led to a new wave of interest in the lives of African American women in the White House.



Kerry Washington in a white dress

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A crowd of people at a festival

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Winch

Winch is a leading provider of... [text]

Winch is a leading provider of... [text]

Winch is a leading provider of... [text]

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Guthrie Cinema

Guthrie Cinema is a leading provider of... [text]

Guthrie Cinema is a leading provider of... [text]

Guthrie Cinema is a leading provider of... [text]

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#### DISCUSSION

100

1. *What is the main purpose of the study?*  
 2. *What are the research objectives?*  
 3. *What is the research methodology?*  
 4. *What are the results of the study?*  
 5. *What are the conclusions of the study?*  
 6. *What are the limitations of the study?*  
 7. *What are the future research directions?*

1

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1. *Journal of the American Medical Association*, 1998; 279: 1001-1005.
2. *Journal of the American Medical Association*, 1998; 279: 1006-1010.
3. *Journal of the American Medical Association*, 1998; 279: 1011-1015.
4. *Journal of the American Medical Association*, 1998; 279: 1016-1020.
5. *Journal of the American Medical Association*, 1998; 279: 1021-1025.

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- **Globalization** - the process of increasing interconnectedness and interdependence between countries and cultures
- **Trade liberalization** - the removal of trade barriers and restrictions to facilitate international trade
- **Foreign direct investment (FDI)** - investment made by a company or individual in another country with the goal of establishing a long-term relationship
- **Export promotion** - government policies and programs designed to encourage and support exports
- **Import substitution** - a policy of replacing imported goods with domestically produced goods

**CONCLUSIONS**

1. *Chlorophyll a*  
 2. *Chlorophyll b*  
 3. *Chlorophyll c*  
 4. *Chlorophyll d*  
 5. *Chlorophyll e*  
 6. *Chlorophyll f*  
 7. *Chlorophyll g*  
 8. *Chlorophyll h*

1000

— **SECRET** —

[illegible]

1. confirm the patient's diagnosis and
2. provide treatment
3. and inform the
4. patient's family of the
5. condition and its

100

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## BACKWIRE SPECIAL



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1. 1990-1991  
2. 1991-1992

